

**Information to identify the case:**

Debtor 1	Dawn M Ball	Social Security number or ITIN xxx-xx-4943
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-33155-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn M Ball

1/9/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dawn M Ball  
Debtor

Case No. 19-33155-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jan 09, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2024:**

Recip ID	Recipient Name and Address
db	+ Dawn M Ball, 522 Columbus Rd., Burlington, NJ 08016-1831

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 09 2024 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 09 2024 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518617298	Email/Text: caineweiner@ebn.phinsolutions.com	Jan 09 2024 20:40:00	Caine & Weiner, PO Box 55848, Van Nuys, CA 91411
518659043	Email/Text: ebnnotifications@creditacceptance.com	Jan 09 2024 20:39:00	Credit Acceptance, 25505 West 12 Mile Rd., Southfield MI 48034
518617299	EDI: CAPITALONE.COM	Jan 10 2024 01:34:00	Capital One Bank USA, P.O. Box 30281, Salt Lake City, UT 84130-0281
518633029	+ EDI: AIS.COM	Jan 10 2024 01:34:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518617300	Email/Text: ebnnotifications@creditacceptance.com	Jan 09 2024 20:39:00	Credit Acceptance Corporation, P.O. Box 5070, Southfield, MI 48086-5070
518617301	^ MEBN	Jan 09 2024 20:39:17	Debt Recovery Solutions, 6800 Jericho Tpk Ste 113E, Syosset, NY 11791-4401
518697680	Email/Text: BNCnotices@dcmservices.com	Jan 09 2024 20:40:00	Emergency Physician Services of NJ PA, PO Box 1123, Minneapolis, MN 55440-1123
518617302	+ Email/Text: bknotice@ercbpo.com	Jan 09 2024 20:41:00	Enhanced Recovery Co, PO Box 57547, Jacksonville, FL 32241-7547
518629586	Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2024 20:47:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518617304	Email/Text: EBN@Mohela.com	Jan 09 2024 20:40:00	Mohela Dept of Education, 633 Spirit Drive, Chesterfield, MO 63005
518725483	+ EDI: AISMIDFIRST	Jan 10 2024 01:34:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518700256	+ Email/Text: bankruptcydpt@mcmc.com	Jan 09 2024 20:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518617303	EDI: AISMIDFIRST	Jan 10 2024 01:34:00	Midland Mortgage, P.O. Box 26648, Oklahoma

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jan 09, 2024

Form ID: 3180W

Total Noticed: 22

518634065	+ EDI: AGFINANCE.COM		City, OK 73126--0648
		Jan 10 2024 01:34:00	ONEMAIN, P.O. Box 3251, Evansville, In. 47731-3251
518617305	+ EDI: AGFINANCE.COM	Jan 10 2024 01:34:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
518886824	EDI: PRA.COM	Jan 10 2024 01:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518886825	EDI: PRA.COM	Jan 10 2024 01:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518617306	Email/Text: vci.bkcy@vwcredit.com	Jan 09 2024 20:41:00	VW Credit, 1401 Franklin Blvd, Libertyville, IL 60048
518662583	+ Email/Text: VWBKN Notices@nationalbankruptcy.com	Jan 09 2024 20:40:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518617307		john smith
518617317		john smith
518617308	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, PO Box 55848, Van Nuys, CA 91411
518617309	*	Capital One Bank USA, P.O. Box 30281, Salt Lake City, UT 84130-0281
518617310	*	Credit Acceptance Corporation, P.O. Box 5070, Southfield, MI 48086-5070
518617311	*+	Debt Recovery Solutions, 6800 Jericho Tpk Ste 113E, Syosset, NY 11791-4401
518617312	*+	Enhanced Recovery Co, PO Box 57547, Jacksonville, FL 32241-7547
518617314	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela Dept of Education, 633 Spirit Drive, Chesterfield, MO 63005
518617313	*	Midland Mortgage, P.O. Box 26648, Oklahoma City, OK 73126--0648
518617315	*+	OneMain, PO Box 1010, Evansville, IN 47706-1010
518617316	*P++	VOLKSWAGEN CREDIT UNION, 1401 FRANKLIN BLVD, LIBERTYVILLE IL 60048-4460, address filed with court:, VW Credit, 1401 Franklin Blvd, Libertyville, IL 60048
518825055	*+	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2024 at the address(es) listed below:

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jan 09, 2024

Form ID: 3180W

Total Noticed: 22

**Name** **Email Address**

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Steven N. Taieb

on behalf of Debtor Dawn M Ball staieb@comcast.net sntgale@aol.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5